

Atty. Dkt. No. 057898-0102

**BEST AVAILABLE COPY****Listing of Claims:**

1. [Withdrawn] A method for processing a deposit by a depositor of one or more original checks and deposit information at a remote location, said remote location being capable of interfacing with a financial institution, said method comprising the steps of:

obtaining at said remote location deposit account information from the deposit information, and electronic check data and original check image data from each of the one or more checks;

electronically exchanging said check data with said financial institution and obtaining an accuracy confirmation of said deposit account information from the financial institution based upon account information associated with the depositor; and

upon the deposit account information being verified as accurate, endorsing and/or voiding the one or more original checks, and creating at the remote location second image data of the one or more original checks that have been endorsed and/or voided; and

sending the second images and said deposit account information to said financial institution.

2. [Withdrawn] The method as recited in claim 1, wherein said obtaining step comprises the steps of:

a) scanning said one or more original checks to create image data, said image data representing an electronic image of each of said one or more checks; and

b) reading said image data to create informational data from said image data to aid in electronic processing of said deposited check.

3. [Withdrawn] The method as recited in claim 2, wherein said obtaining step further comprises the step of:

a) reading at least a portion of said one or more original checks to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

4. [Withdrawn] The method as recited in claim 1, wherein said electronically exchanging said check data step comprises the step of:

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- a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;
  - b) said financial institution verifying said check data with account records accessible by said financial institution;
  - c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and
  - d) said non-financial institution location processing said check data into processed check data in response to said confirming step.
5. [Withdrawn] The method as recited in claim 1, wherein said endorsing and/or voiding step comprises the step of:  
receiving endorsement and/or voiding information.
6. [Withdrawn] The method as recited in claim 5, wherein said remote location processing said check data into processed check data step comprises the steps of:  
a) endorsing said check using said endorsement information; and  
b) voiding said check using said voiding information, said endorsing and voiding steps creating a processed check.
7. [Withdrawn] The method as recited in claim 5, wherein said endorsing and/or voiding steps are further comprised of the step of:  
a) printing said endorsement and/or voiding information on said check.
8. [Withdrawn] The method as recited in claim 4, further comprising the step of:  
a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.
9. [Withdrawn] The method as recited in claim 8, wherein said secondly converting step comprises the steps of:  
a) scanning said processed check to create image data, said image data representing an electronic image of said processed check; and  
b) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check.

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10. [Withdrawn] The method as recited in claim 9, further comprising the steps of:

a) secondly electronically exchanging said processed check data with said financial institution.

11. [Withdrawn] The method as recited in claim 10, wherein said secondly electronically exchanging said check data step comprises the step of:

a) sending said processed check data from said remote location to said financial institution over an electronic channel;

b) said financial institution verifying said processed check data with account records accessible by said financial institution; and

c) when said processed check data conforms to said account records, said financial institution secondly confirming said processed check data to said remote location.

12. [Withdrawn] The method as recited in claim 1, further comprising the step of:

a) when said financial institution is not the maker bank of said check, sending one of said original check image data or second image data to said maker bank for clearing said check.

13. [Withdrawn] The method as recited in claim 12, wherein said sending said processed check data to said maker bank for clearing said check step comprises the steps of:

a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and

b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.

14. [Withdrawn] A computer-readable medium having computer-executable instructions for performing a method for processing a check deposited at a location remote from a financial institution, said computer-executable instructions for performing the steps of:

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- a) converting said check into electronic check data;
- b) electronically exchanging said check data with said financial institution; and
- c) said financial institution crediting an account according to said check data.

15. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 14, wherein said computer-executable instructions for performing the step of converting comprises computer-executable instructions for performing the steps of:

- a) scanning said check to create image data, said image data representing an electronic image of said check; and
- b) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check.

16. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 15, wherein said computer-executable instructions for performing the step of converting further comprises computer-executable instructions for performing the step of:

- a) reading at least a portion of said check to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

17. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 14, wherein said computer-executable instructions for performing said electronically exchanging said check data step comprises computer-executable instructions for performing the step of:

- a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;
- b) said financial institution verifying said check data with account records accessible by said financial institution;
- c) when said check data conforms to said account records, said financial institution confirming said check data to said non-financial institution location; and

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d) said non-financial institution location processing said check data into processed check data in response to said confirming step.

18. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 17, wherein said computer-executable instructions for performing the step of said financial institution confirming said check data step comprises computer-executable instructions for performing the steps of:

- a) said financial institution acknowledging to said non-financial institution location receipt and accuracy of said check data; and
- b) said financial institution sending endorsement and voiding information to said non-financial institution location.

19. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 18, wherein said computer-executable instructions for performing the step of said non-financial institution location processing said check data into processed check data step comprises computer-executable instructions for performing the steps of:

- a) endorsing said check using said endorsement information; and
- b) voiding said check using said voiding information, said endorsing and voiding steps creating a processed check.

20. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 18, wherein said computer-executable instructions for performing the steps of endorsing and voiding are further comprised of computer-executable instructions for performing the step of:

- a) printing on said endorsement and voiding information on said check.

21. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 17, wherein said computer-readable medium further comprise computer-executable instructions for performing the step of:

- a) following said processing said check data into processed check data step, said non-financial institution location secondly converting said processed check data into electronic processed check data.

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22. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 21, wherein said computer-executable instructions for performing the step of secondly converting comprises computer-executable instructions for performing the steps of:

- a) scanning said processed check to create image data, said image data representing an electronic image of said processed check; and
- b) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check.

23. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 22, wherein said computer-readable medium further comprise computer-executable instructions for performing the steps of:

- a) secondly electronically exchanging said processed check data with said financial institution.

24. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 23, wherein said computer-executable instructions for performing the step of secondly electronically exchanging said check data comprises computer-executable instructions for performing the steps of:

- a) sending said processed check data from said non-financial institution location to said financial institution over an electronic channel;
- b) said financial institution verifying said processed check data with account records accessible by said financial institution; and
- c) when said processed check data conforms to said account records, said financial institution secondly confirming said processed check data to said non-financial institution location.

25. [Withdrawn] The computer-readable medium having computer executable instructions, as recited in claim 17, wherein said computer-executable instructions for performing the step of crediting said account according to said check data step further comprises computer-executable instructions for performing the step of:

- a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.

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26. [Withdrawn] The computer-readable medium having computer-executable instructions, as recited in claim 25, wherein said computer-executable instructions for performing the step of sending said processed check data to said maker bank for clearing said check comprises computer-executable instructions for performing the steps of:

a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.

27. [Withdrawn] A system for processing a deposit of a check, said system comprising:

a) a remote site for converting said check into electronic check data;  
b) a central site electronically accessible to said remote site, said central site capable of electronically exchanging said check data with financial institution; and  
c) a maker site capable of electronically interfacing with said central site to obtain said check data and to credit an account according to said check data without having to physically receive the check at said financial institution.

28. [Withdrawn] The system for processing a deposit of a check, as recited in claim 27, wherein said remote site further comprises:

a) a scanner/reader/printer to receive said check for processing; and  
b) a remote processor electronically and operably coupled to said scanner/reader/printer, said remote processor further comprising computer-executable instructions for interacting with said scanner/reader/printer, said computer-executable instructions in conjunction with said scanner/reader/printer for performing the steps of:  
i) scanning said check to create image data, said image data representing an electronic image of said check;  
ii) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check; and  
iii) sending said check data from said remote site to said central site over an electronic channel.

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29. [Withdrawn] The system for processing a deposit of a check, as recited in claim 27, wherein said central site further comprises:

- a) central site processor further comprising computer-executable instructions for performing the steps of:
- b) verifying said check data with account records accessible by said central site; and
- c) when said check data conforms to said account records, said central site confirming said check data to remote site including sending endorsement and voiding information to said remote site.

30. [Withdrawn] The system for processing a deposit of a check, as recited in claim 29, wherein said remote site further comprises computer-executable instructions for:

- a) in response to said central site confirming step, processing said check data into processed check data including
- b) endorsing said check using said endorsement information;
- c) voiding said check using said voiding information, said endorsing and voiding steps creating a processed check; and
- d) secondly converting said processed check into electronic processed check data by scanning said processed check to create image data, said image data representing an electronic image of said processed check and reading said image data to create information al data from said image data to aid in electronic processing of said depositing of said check.

31. [Withdrawn] The system for processing a deposit of a check as recited in claim 27, wherein said account is credited according to said check data without having to receive the physical check at the maker site.

32. [Withdrawn] A method for processing a check deposited at a financial institution, said method comprising the steps of:

- a) converting said check into electronic check data;
- b) electronically exchanging said check data with said financial institution; and



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c) said financial institution crediting an account according to said check data.

33. [Withdrawn] A method for processing at a remote site one or more original checks deposited at the remote site, comprising the steps of:

obtaining electronic deposit data for the one or more original checks;

converting data for each of the one or more original checks into electronic check data;

creating an image of the one or more original checks to obtain original check image data;

receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;

creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;

electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed check image data; and .

transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

34. [Withdrawn] The method as defined in claim 33, wherein the endorsing and/or voiding step comprises

sending the electronic deposit data, the electronic check data, and the original check image data to a first processing location;

receiving a notice from the first processing location that selected errors were not found in the electronic deposit data and/or electronic check data; and

printing said endorsement and/or voiding information on the original check to obtain the endorsed check.

35. [Withdrawn] The method as defined in claim 33, wherein the transmitting step

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comprises transmitting both the original check image data and the endorsed and/or voided check image data.

36. [Withdrawn] The method as defined in claim 33, further comprising the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

37. [Withdrawn] The method as defined in claim 33, wherein the receiving authorization to endorse and/or void the check includes receiving endorsement information to print on the check from a first processing location.

38. [Withdrawn] The method as defined in claim 33, further comprising:  
determining if endorsement information at the remote site for printing on the check is up-to-date; and  
if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from a first processing location.

39. [Withdrawn] The method as defined in claim 33, further comprising the step of comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

40. [Withdrawn] The method as defined in claim 33, further comprising adding control information to the transmission of the original check image data and/or the endorsed and/or voided check image data preparatory to the transmission step.

41. [Withdrawn] The method as defined in claim 33, further comprising the step of storing of the original check image data at the remote site.

42. [Withdrawn] The method as defined in claim 33, wherein the step of creating an image of the one or more original checks comprises  
scanning each original check; and

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if the original check is removed before completion of the scanning, then designating the electronic check data associated with the original check image data as invalid.

43. [Withdrawn] The method as defined in claim 33, further comprising receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

44. [Withdrawn] The method as defined in claim 43, further comprising sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

45. [Withdrawn] The method as defined in claim 33, further comprising determining errors in the electronic deposit data or the electronic check data at the remote site and obtaining correction of the determined errors at the remote site.

46. [Withdrawn] The method as defined in claim 33, further comprising on the original check a reference key prior to creating endorsed and/or voided check image data.

47. (Currently Amended) A method for deposit processing at a central site a plurality of original checks deposited at a remote site with accompanying deposit information, comprising the steps of:

the central site receiving deposit information including a deposit account designation and where a plurality of checks from different third parties are being deposited by a single depositor a deposit sum, and electronic check data and original check image data for a plurality of checks to be deposited;

the central site identifying MICR errors and/or image data errors in the electronic data received;

if MICR and/or image data errors are identified in the electronic data, then the central site sending an instruction to the remote site to correct the errors;

if no errors are identified, the central site sending endorsement and/or voiding authorization to the remote site;

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the central site receiving endorsed and voided check image data;  
the central site associating the endorsed and voided check image data with the original check image data;  
the central site providing the electronic deposit data to ~~an~~ a main accounting function ~~system~~ for a bank of first deposit;  
sorting the associated received data; and  
the central site transmitting electronic check data and the original check image data and/or the endorsed and voided check image data directly or indirectly to a maker bank or a print site associated therewith.

48. (Previously presented) The method as defined in claim 47, further comprising the step of  
sending the electronic check data and the original check image data and/or the endorsed and voided check image data to a bank of first deposit.

49. [Previously presented] The method as defined in claim 47, wherein the receiving step comprises  
receiving electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposit transactions to be deposited at a different bank of first deposit; and  
sending each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

50. (Previously presented) The method as defined in claim 47, further comprising at the remote site:  
reading said original check image data to create image information data; and  
comparing the image information data to the electronic check data.

51. [Previously presented] The method as defined in claim 47, further comprising the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

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52. (Previously presented) The method as defined in claim 47, further comprising the steps of:  
determining if the maker bank requires a hard copy of the check; and  
if it does, sending check image data to a print site for printing and sending directly or indirectly to the maker bank; and  
if it does not, sending the check image data directly or indirectly to the maker bank.

53. (Previously presented) The method as defined in claim 47, further comprising the steps of:  
determining if the maker bank requires a hard copy of the check;  
if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank; and  
if not, sending the check image data directly or indirectly to the maker bank.

54. (Previously presented) The method as defined in claim 47, wherein if the original check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error; and  
receiving corrected original check image data and/or corrected endorsed check image data.

55. (Previously presented) The method as defined in claim 47, further comprising after receiving the endorsed and voided check image data, sending an electronic notification to the remote site that a deposit is complete.

56. [Previously presented] The method as defined in claim 47, further comprising formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

57. (Previously presented) The method as defined in claim 47, further comprising the step of determining if a bank of first deposit is a maker bank for the original check; and

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if it is the maker bank, then determining if the maker bank requires a hard copy of the check;

if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and

if the maker bank does not require a hard copy of the check, then sending the check image data to the maker bank.

58. [Previously presented] The method as defined in claim 47, further comprising receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

59. [Previously presented] The method as defined in claim 58, further comprising sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

60. (Previously presented) The method as defined in claim 59, further comprising

determining if a re-presentation of the returned check requires a duplicate hard copy of the return check or if the check data image is acceptable for the re-presentation; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

61. [Withdrawn] A program product for processing at a remote site one or more original checks deposited at the remote site, the program product comprising machine readable program code for causing a machine to perform the following method steps:  
obtaining electronic deposit data for the one or more original checks;  
converting data for each of the one or more original checks into electronic check data;

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creating an image of the one or more original checks to obtain original check image data;

receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;

creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;

electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed check image data; and .

transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

62. [Withdrawn] The program product as defined in claim 61, wherein the endorsing and/or voiding step comprises

sending the electronic deposit data, the electronic check data, and the original check image data to a first processing location;

receiving a notice from the first processing location that selected errors were not found in the electronic deposit data and/or electronic check data; and

printing said endorsement and/or voiding information on the original check to obtain the endorsed check.

63. [Withdrawn] The program product as defined in claim 61, wherein the transmitting step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

64. [Withdrawn] The program product as defined in claim 61, further comprising the step of storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

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65. [Withdrawn] The program product as defined in claim 61, wherein the receiving authorization to endorse and/or void the check step includes receiving endorsement information to print on the check from a first processing location.

66. [Withdrawn] The program product as defined in claim 61, further comprising program code to cause the machine to perform the following method steps:

determining if endorsement information at the remote site for printing on the check is up-to-date; and

if the endorsement information at the remote site is not up-to-date, then sending updated endorsement information to the remote site.

67. [Withdrawn] The program product as defined in claim 61, further comprising program code for causing the machine to perform the following step of comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

68. [Withdrawn] The program product as defined in claim 61, further comprising program code for causing the machine to perform the step of adding control information to the original check image data and/or the endorsed and/or voided check image data preparatory to the transmission step.

69. [Withdrawn] The program product as defined in claim 61, further comprising program code for causing the machine to perform the step of storing of the original check image data at the remote site.

70. [Withdrawn] The program product as defined in claim 61, wherein the step of creating an image of the one or more original checks comprises

scanning each original check; and

if the original check is removed before completion of the scanning, then designating the electronic check data associated with the original check image data as invalid.



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71. [Withdrawn] The program product as defined in claim 61, further comprising program code for causing the machine to perform the following method step of receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

72. [Withdrawn] The program product as defined in claim 71, further comprising program code for causing the machine to perform the following method step of sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

73. [Withdrawn] The program product as defined in claim 61, further comprising program code for causing the machine to perform the method step of determining errors in the electronic deposit data or the electronic check data at the remote site and obtaining correction of the determined errors at the remote site.

74. [Withdrawn] The program product as defined in claim 61, further comprising program code for causing the machine to perform the step of printing on the original check a reference key prior to creating endorsed and/or voided check image data.

75. (Currently Amended) A program product for deposit processing at a central site a plurality of original checks deposited at a remote site with accompanying deposit information, the program product comprising machine readable program code for causing a machine to perform the following method steps:

the central site receiving deposit information including a deposit account designation and where a plurality of checks from different third parties are being deposited by a single depositor a deposit sum for the plurality of checks, and electronic check data and original check image data for a plurality of checks to be deposited;

the central site identifying MICR errors and/or image data errors in the electronic data received;

if MICR and/or image data errors are identified in the electronic data, then the central site sending an instruction to the remote site to correct the errors;

if no errors are identified, the central site sending endorsement and/or voiding authorization to the remote site;

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receiving endorsed and/or voided check image data;  
the central site associating the endorsed and/or voided check image data with  
the original check image data;  
the central site providing the electronic deposit data to ~~an~~ a main accounting  
function system for a bank of first deposit;  
sorting the associated received data; and  
the central site transmitting electronic check data and the original check image  
data and/or the endorsed and/or voided check image data directly or indirectly to a  
maker bank or a print site associated therewith.

76. (Previously presented) The program product as defined in claim 75, further  
comprising program code for causing the machine to perform the step of  
sending the electronic check data and the original check image data and/or  
endorsed and/or voided check image data to a bank of first deposit.

77. (Previously presented) The program product as defined in claim 75,  
wherein the receiving step comprises  
receiving electronic deposit data, electronic check data and original check image  
data and/or endorsed and/or voided check image data for a plurality of different deposit  
transactions, the checks for each one of the plurality of different deposit transactions  
to be deposited at a different bank of first deposit; and  
sending each one of a plurality of the different deposit transactions to a  
respective different bank of first deposit.

78. (Previously presented) The program product as defined in claim 75, further  
comprising program code for causing the machine to perform the following method  
steps at the remote site:  
reading said original check image data to create image information data; and  
comparing the image information data to the electronic check data.

79. (Previously presented) The program product as defined in claim 75, further  
comprising program code for causing the machine to perform the step of storing at

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least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.

80. (Previously presented) The program product as defined in claim 75, further comprising program code for causing the machine to perform the steps of:

determining if the maker bank requires a hard copy of the check; and

if it does, sending check image data to a print site for printing and sending directly or indirectly to the maker bank; and

if it does not, sending the check image data directly or indirectly to the maker bank.

81. (Previously presented) The program product as defined in claim 75, further comprising program code for causing the machine to perform the steps of:

determining if the maker bank requires a hard copy of the check;

if it does, printing a copy of the check from check image data and forwarding directly or indirectly the printed check to the maker bank; and

if not, sending the check image data directly or indirectly to the maker bank.

82. (Previously presented) The program product as defined in claim 75, wherein if the original check image and/or the endorsed check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error; and receiving corrected check image data and/or corrected endorsed check image data.

83. (Previously presented) The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of after receiving the endorsed and/or voided check image data, sending an electronic notification to the remote site that a deposit is complete.

84. (Previously presented) The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

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85. (Previously presented) The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of determining if a bank of first deposit is a maker bank for the original check; and

if it is the maker bank, then determining if the maker bank requires a hard copy of the check;

if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and

if the maker bank does not require a hard copy of the check, then sending the check image data to the maker bank.

86. (Previously presented) The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of

receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

87. (Previously presented) The program product as defined in claim 86, further comprising program code for causing the machine to perform the step of

sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

88. (Previously presented) The program product as defined in claim 87, further comprising program code for causing the machine to perform the step of

determining if a re-presentation of the returned check requires a duplicate hard copy of the return check or if the check data image is acceptable for the re-presentation; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

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89. (Withdrawn) A system for processing at a remote site one or more original checks deposited at the remote site, comprising:
- a component for obtaining electronic deposit data for the one or more original checks;
  - a component for converting data for each of the one or more original checks into electronic check data;
  - a component for creating an image of the one or more original checks to obtain original check image data;
  - a component receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;
  - a component for endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;
  - a component for creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;
  - a component for electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed check image data; and
  - a transmitter for transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.
90. (Withdrawn) The system as defined in claim 89, wherein the component for endorsing and/or voiding sends the electronic deposit data, the electronic check data, and the original check image data to a first processing location, receives a notice from the first processing location that selected errors were not found in the electronic deposit data and/or electronic check data and prints said endorsement and/or voiding information on the original check to obtain the endorsed check.
91. (Withdrawn) The system as defined in claim 89, wherein the transmitter is programmed to transmit both the original check image data and the endorsed and/or voided check image data.

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92. (Withdrawn) The system as defined in claim 89, further comprising a component for storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.
93. (Withdrawn) The system as defined in claim 89, wherein the component for receiving authorization to endorse and/or void the check receives endorsement information to print on the check from a first processing location.
94. (Withdrawn) The system as defined in claim 89, further comprising:  
a component for determining if endorsement information at the remote site for printing on the check is up-to-date; and  
a component for, if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from a first processing location.
95. (Withdrawn) The system as defined in claim 89, further comprising a component for comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.
96. (Withdrawn) The system as defined in claim 89, further comprising a component for adding control information to the transmission of the original check image data and/or the endorsed and/or voided check image data preparatory to the transmission step.
97. (Withdrawn) The system as defined in claim 89, further comprising a component for storing of the original check image data at the remote site.
98. (Withdrawn) The system as defined in claim 89, wherein the component for creating an image of the one or more original checks scans each original check; and if the original check is removed before completion of the scanning, then designates the electronic check data associated with the original check image data as invalid.

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99. (Withdrawn) The system as defined in claim 90, further comprising a component for receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.
100. (Withdrawn) The system as defined in claim 99, further comprising a component for sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentment.
101. (Withdrawn) The system as defined in claim 89, further comprising a component for determining errors in the electronic deposit data or the electronic check data at the remote site and obtaining correction of the determined errors at the remote site.
102. (Withdrawn) The system as defined in claim 89, further comprising a component for printing on the original check a reference key prior to creating endorsed and/or voided check image data.
103. (Currently Amended) A system for deposit processing at a central site a plurality of checks deposited at a remote site with accompanying deposit information, comprising:
- a component at the central site for receiving deposit information including a deposit account designation and where a plurality of checks from different third parties are being deposited by a single depositor a deposit sum for the plurality of checks, and electronic check data and original check image data for a plurality of checks to be deposited;
  - a component at the central site for identifying MICR errors and/or image data errors in the electronic data received;
  - a component at the central site for, if MICR and/or image data errors are identified in the electronic data, then sending an instruction to the remote site to correct the errors;
  - a component at the central site for, if no errors are identified, sending endorsement and/or voiding authorization to the remote site;
  - a component at the central site for receiving endorsed and/or voided check image data;

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a component at the central site for associating the endorsed and/or voided check image data with the original check image data;

a component at the central site for providing the electronic deposit data to ~~an~~ a main accounting function system for a bank of first deposit;

a component for sorting the associated received data; and

a component at the central site for transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

104. (Previously presented) The system as defined in claim 103, further comprising

a component for sending the check image data to a bank of first deposit.

105. (Previously presented) The system as defined in claim 103, wherein the component for receiving receives electronic deposit data, electronic check data and original check image data and/or endorsed and/or voided check image data for a plurality of different deposit transactions, the checks for each one of the plurality of different deposits to be deposited at a different bank of first deposit; and includes a component for sending the checks for each one of a plurality of the different deposit transactions to a respective different bank of first deposit.

106. (Previously presented) The system as defined in claim 103, further comprising:

a component for reading said original check image data to create image information data; and

a component for comparing the image information data to the electronic check data.

107. (Previously presented) The system as defined in claim 103, further comprising the a component for storing at least one of the original check image data and the endorsed and/or voided check image data on a server accessible from the Internet.



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108. (Previously presented) The system as defined in claim 103, further comprising:

a component for determining if the maker bank requires a hard copy of the check, and, if it does, sending the check image data to a print site for printing and sending directly or indirectly to the maker bank, and if it does not, sending the check image data directly or indirectly to the maker bank.

109. (Previously presented) The system as defined in claim 103, further comprising:

a component for determining if the maker bank requires a hard copy of the check, if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank, and if not, sending the check image data directly or indirectly to the maker bank.

110. (Previously presented) The system as defined in claim 103, wherein if the original check image data and/or the endorsed check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error; and

a component for receiving corrected original check image data and/or corrected endorsed check image data.

111. (Previously presented) The system as defined in claim 103, further comprising a component for, after receiving the endorsed and/or voided check image data, sending an electronic notification to the remote site that a deposit is complete.

112. (Previously presented) The system as defined in claim 103, further comprising a component for formatting the electronic check data and the original check image data for processing in an accounting system of the bank of first deposit.

113. (Previously presented) The system as defined in claim 103, further comprising a component for determining if a bank of first deposit is a maker bank for the original check; and if it is the maker bank, then determining if the maker bank requires a hard copy of the check; if the maker bank does require a hard copy of the

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check, then causing a copy of the check to be printed; and if the maker bank does not require a hard copy of the check, then sending the check image data to the maker bank.

114. (Previously presented) The system as defined in claim 103, further comprising  
a component for receiving return check image data for a return check coupled with a reference key for an original deposit transaction.

115. (Previously presented) The system as defined in claim 114, further comprising  
a component for sending the return check image data with the reference key directly or indirectly to the maker bank for re-presentation.

116. (Previously presented) The system as defined in claim 115, further comprising  
a component for determining if a re-presentation of the returned check requires a duplicate hard copy of the return check or if the check data image is acceptable for the re-presentation; and if the check image is acceptable, obtaining a reference key associated with an original deposit transaction and sending directly or indirectly the check image data and the reference key to the maker bank.

117. (Withdrawn) A program product for processing a deposit by a depositor of one or more original checks and deposit information at a remote location, said remote location being capable of interfacing with a financial institution, said program product comprising machine readable program code for causing a machine to perform the following method steps of:

obtaining at said remote location deposit account information from the deposit information, and electronic check data and original check image data from each of the one or more checks;

electronically exchanging said check data with said financial institution and obtaining an accuracy confirmation of said deposit account information from the financial institution based upon account information associated with the depositor;

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upon the deposit account information being verified as accurate, endorsing and/or voiding the one or more original checks, and creating at the remote location second image data of the one or more original checks that have been endorsed and/or voided; and

sending the second images and said deposit account information to said financial institution.

118. (Withdrawn) A system for processing a deposit by a depositor of one or more original checks and deposit information at a remote location, said remote location being capable of interfacing with a financial institution, comprising:

a remote processor for obtaining at said remote location deposit account information from the deposit information, and electronic check data and original check image data from each of the one or more checks;

a communications system for electronically exchanging said check data with said financial institution;

a financial institution processor for verifying accuracy of said deposit account information at the financial institution based upon account information associated with the depositor;

the remote processor, upon the deposit account information being verified as accurate, endorsing and/or voiding the one or more original checks, and creating at the remote location second image data of the one or more original checks that have been endorsed and/or voided; and

the remote processor causing the second images and said deposit account information to be sent to said financial institution.

119. (Previously presented) The method as defined in claim 49, further comprising a system with a plurality of different remote sites, the following steps being performed at each of the plurality of remote sites:

obtaining electronic deposit data for the one or more original checks;

converting data for each of the one or more original checks into electronic check data;

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creating an image of the one or more original checks to obtain original check image data;

receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

endorsing and voiding the original one or more checks to obtain endorsed and voided checks;

creating an image of the endorsed and voided checks to obtain endorsed and voided check image data;

electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and voided check image data; and

transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and voided check image to the central site.

120. (Previously presented) The method as defined in claim 119, wherein the transmitting to the central site step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

121. (Previously presented) The method as defined in claim 119, further comprising:

determining if endorsement information at one of the remote sites for printing on the check is up-to-date; and

if the endorsement information at the remote site is not up-to-date, then downloading updated endorsement information from the central site.

122. (Previously presented) The method as defined in claim 119, further comprising the step of comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

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123. (Previously presented) The method as defined in claim 119, further comprising receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

124. (Previously presented) The program product as defined in claim 77, comprising program code at a plurality of different remote sites for causing when executed a machine at the respective remote site to perform the following method steps:

- obtaining electronic deposit data for the one or more original checks;
- converting data for each of the one or more original checks into electronic check data;
- creating an image of the one or more original check to obtain original check image data;
- receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;
- endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;
- creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;
- electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data;
- and
- transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image to the central site.

125. (Previously presented) The program product as defined in claim 124, wherein the transmitting to the central site step comprises transmitting both the original check image data and the endorsed and/or voided check image data.

126. (Previously presented) The program product as defined in claim 124, further comprising program code to cause the machine to perform the following method steps:

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determining if endorsement information at one of the remote sites for printing on the check is up-to-date; and

if the endorsement information at the one of the remote sites is not up-to-date, then sending updated endorsement information to that remote site.

127. (Previously presented) The program product as defined in claim 124, further comprising program code for causing a machine to perform the following step of comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice of the deposit exceeds the deposit maximum.

128. (Previously presented) The program product as defined in claim 124, further comprising program code for causing the machine to perform the following method step of receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

129. (Previously presented) The system as defined in claim 105, further comprising a subsystem at a plurality of different remote sites, with the subsystem at each of the plurality of remote sites comprising:

a component for obtaining electronic deposit data for the one or more original checks;

a component for converting data for each of the one or more original checks into electronic check data;

a component for creating an image of the one or more original checks to obtain original check image data;

a component for receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

a component for endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;

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a component for creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;

a component for electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and  
a transmitter for transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data to the central site.

130. (Previously presented) The system as defined in claim 129, wherein the transmitter for transmitting to the central site is programmed to transmit both the original check image data and the endorsed and/or voided check image data.

131. (Previously presented) The system as defined in claim 129, further comprising:

a component for determining if endorsement information at one of the remote sites for printing on the check is up-to-date; and

a component for, if the endorsement information at the one of the remote sites is not up-to-date, then downloading updated endorsement information from the central site.

132. (Previously presented) The system as defined in claim 129, further comprising a component for comparing an amount of a deposit or an amount of one or more checks against a deposit maximum, and providing a rejection notice if the deposit exceeds the deposit maximum.

133. (Previously presented) The system as defined in claim 129, further comprising  
a component for receiving return check image data for a return check coupled with a reference key for an original deposit transaction and a return reason.

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134. (Previously presented) The system as defined in claim 103, further comprising a component for sending endorsement information to the remote site to be used to add an endorsement.

135. (Previously presented) The method as defined in claim 47, further comprising sending endorsement information to the remote site to be used to add an endorsement.

136. (Previously presented) The program product as defined in claim 75, further comprising program code for sending endorsement information to the remote site to be used to add an endorsement.

137. (Previously presented) The system as defined in claim 103, wherein the component for transmitting the electronic check data and the check image data directly or indirectly to the maker bank or a print site associated therewith transmits both the original check image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or a print site associated therewith.

138. (Previously presented) The method as defined in claim 47, wherein the step of transmitting the electronic check data and the check image data directly or indirectly to the maker bank or a print site associated therewith transmits both the original check image data and the endorsed and voided check image data directly or indirectly to the maker bank or a print site associated therewith.

139. (Previously presented) The program product as defined in claim 75, wherein the step of transmitting the electronic check data and the check image data directly or indirectly to the maker bank or a print site associated therewith transmits both the original check image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or a print site associated therewith.